

MARILYN D. GARNER, ESQ.

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE	}	
	}	
RONALD W. IVES	}	CASE NO. 10-46484-DML-13
	}	
	}	HEARING DATE: August 12, 2011
Debtor	}	HEARING TIME: 8:30 a.m.

DEBTOR'S OBJECTIONS TO CLAIM
FILED BY FIRST INVESTORS SERVICING CORPORATION

TO THE HONORABLE DENNIS MICHAEL LYNN, U. S. BANKRUPTCY JUDGE:

Ronald W. Ives, Debtor herein, files this Objections to Claim Filed by Santander Consumer USA and in support thereof would respectfully show the Court as follows:

1. First Investors Servicing Corporation filed Claim No.2 as an unsecured deficiency claim in the amount of \$13,458.05. Debtor objects to Claim No. 2 for the reason that the value of the vehicle surrendered was equal to or in excess of the amount of the debt, and the deficiency claim should be disallowed in its entirety. Debtor requests the Court to disallow Claim No. 2.

WHEREFORE, PREMISES CONSIDERED, Debtor respectfully prays that the Court enter an order disallowing the claim as objected to herein and grant such other relief as is necessary and proper under the circumstances of the case.

Dated: June 10, 2011

Respectfully submitted,

/s/Marilyn D. Garner
Marilyn D. Garner, Trustee
SBOT No. 0767550
Attorney at Law
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NO HEARING WILL BE CONDUCTED HEREON UNLESS A WRITTEN RESPONSE IS FILED WITH THE CLERK OF THE UNITED STATES BANKRUPTCY COURT AT 501 WEST TENTH STREET, FORT WORTH, TEXAS 76102 BEFORE 4:00 P.M. ON THE DAY WHICH IS TWENTY ONE DAYS FROM THE DATE OF SERVICE HEREOF.

ANY RESPONSE MUST BE IN WRITING AND FILED WITH THE CLERK, AND A COPY MUST BE SERVED UPON COUNSEL FOR THE MOVING PARTY PRIOR TO THE DATE AND TIME SET FORTH HEREIN. IF A RESPONSE IS FILED, A HEARING WILL BE HELD WITH NOTICE ONLY TO THE OBJECTING PARTY.

IF NO HEARING ON SUCH NOTICE OR MOTION IS TIMELY REQUESTED, THE RELIEF REQUESTED HEREIN SHALL BE DEEMED TO BE UNOPPOSED AND THE COURT MAY ENTER AN ORDER GRANTING THE RELIEF SOUGHT OR THE NOTICED ACTION MAY BE TAKEN.

CERTIFICATE OF SERVICE

The undersigned certifies that a true and correct copy of the foregoing pleading was sent, via first class mail, postage prepaid to the parties listed below on the 10th day of May 2011:

Office of United States Trustee
1100 Commerce Street, Room 976
Dallas, TX 75242

Tim Truman
Standing Chapter 13 Trustee
6851 N.E. Loop 820, Suite 300
N. Richland Hills, TX 76180

First Investors Servicing Corporation
380 Interstate North Parkway, Suite 400
Atlanta, GA 30339

/s/Marilyn D. Garner
Marilyn D. Garner